

SERFF Tracking Number: ARKS-125617646 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #104842 \$200
Company Tracking Number: PP-2008-OCEFO
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto Program
Project Name/Number: /

Filing at a Glance

Company: 00006 - INSURANCE SERVICES OFFICE, INC.

Product Name: Personal Auto Program	SERFF Tr Num: ARKS-125617646	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: #104842 \$200
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PP-2008-OCEFO	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author:	Disposition Date: 04/24/2008
	Date Submitted: 04/21/2008	Disposition Status: Approved
Effective Date Requested (New): 01/01/2009		Effective Date (New): 01/01/2009
Effective Date Requested (Renewal): 01/01/2009		Effective Date (Renewal):

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments:
Reference Organization: Not Applicable	Reference Number:
Reference Title: Not Applicable	Advisory Org. Circular:
Filing Status Changed: 04/24/2008	
State Status Changed: 04/24/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Company and Contact

Filing Contact Information

NA NA,	NA@NA.com
NA	(123) 555-4567 [Phone]
NA, AR 00000	

SERFF Tracking Number:	ARKS-125617646	State:	Arkansas
Filing Company:	00006 - INSURANCE SERVICES OFFICE, INC.	State Tracking Number:	#104842 \$200
Company Tracking Number:	PP-2008-OCEFO		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Personal Auto Program		
Project Name/Number:	/		

Filing Company Information

00006 - INSURANCE SERVICES OFFICE, INC.	CoCode: 6	State of Domicile: Arkansas
No Address	Group Code:	Company Type:
City, AR 99999	Group Name:	State ID Number:
(999) 999-9999 ext. [Phone]	FEIN Number: 99-9999999	

<i>SERFF Tracking Number:</i>	<i>ARKS-125617646</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>00006 - INSURANCE SERVICES OFFICE, INC.</i>	<i>State Tracking Number:</i>	<i>#104842 \$200</i>
<i>Company Tracking Number:</i>	<i>PP-2008-OCEFO</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Personal Auto Program</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number:	ARKS-125617646	State:	Arkansas
Filing Company:	00006 - INSURANCE SERVICES OFFICE, INC.	State Tracking Number:	#104842 \$200
Company Tracking Number:	PP-2008-OCEFO		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Personal Auto Program		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	04/24/2008	04/24/2008

SERFF Tracking Number: *ARKS-125617646* *State:* *Arkansas*
Filing Company: *00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number:* *#104842 \$200*
Company Tracking Number: *PP-2008-OCEFO*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto Program*
Project Name/Number: */*

Disposition

Disposition Date: 04/24/2008
Effective Date (New): 01/01/2009
Effective Date (Renewal):
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	ARKS-125617646	State:	Arkansas
Filing Company:	00006 - INSURANCE SERVICES OFFICE, INC.	State Tracking Number:	#104842 \$200
Company Tracking Number:	PP-2008-OCEFO		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Personal Auto Program		
Project Name/Number:	/		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	ARKS-125617646		Yes

<i>SERFF Tracking Number:</i>	<i>ARKS-125617646</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>00006 - INSURANCE SERVICES OFFICE, INC.</i>	<i>State Tracking Number:</i>	<i>#104842 \$200</i>
<i>Company Tracking Number:</i>	<i>PP-2008-OCEFO</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Personal Auto Program</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: *ARKS-125617646* *State:* *Arkansas*
Filing Company: *00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number:* *#104842 \$200*
Company Tracking Number: *PP-2008-OCEFO*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto Program*
Project Name/Number: */*

Supporting Document Schedules

Satisfied -Name: **ARKS-125617646** **Review Status:** **04/24/2008**
Comments:
Attachment:
ARKS-125617646.pdf



2828 E. TRINITY MILLS ROAD SUITE 150 CARROLLTON, TX 75006
TEL: (214) 390-1825 FAX: (214) 390-1975

Kenneth J. Hill, CPCU
Regional Director, Government Relations

April 17, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: William R. Lacy, Director
Property and Casualty Division

Re: Insurance Services Office, Inc.
PP 2008-OCEFO
Personal Auto
Introduction of Custom Equipment Exclusion Endorsement and Revision of Related Excess
Custom Equipment Coverage Optional Endorsement
State of Arkansas

Dear Mr. Lacy:

On behalf of those participating insurers that have authorized Insurance Services Office, Inc. to do so, we hereby file the captioned filing.

It is proposed that this revision become effective in accordance with the following rule of application:

The changes are applicable to all policies written on or after after January 1, 2009.

A Certificate of Compliance is included, certifying that new and revised forms in this filing meet the minimum readability requirements specified under Act 517 of 1981 (Ark. Stat. Ann. Sec. 23-80-301-23-80-308) and Rule and Regulation 29.

Companion filing PP 2008-RCERU (rule) and PP 2008-RCELC (loss costs) will be submitted in the future under separate cover.

Please return an acknowledged copy of this cover letter for our records. An addressed, stamped envelope is enclosed for your convenience. We have also included an additional copy of this letter and envelope; we request that you return it now with a "received" stamp to confirm that you have received the filing.

Very truly yours,

Donald J. Beckel, CPCU, ARM
Assistant Regional Manager
Government Relations

DJB:dlb
Encl.

RECEIVED

APR 21 2008

**PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT**

Approved until withdrawn
or revoked

APR 21 2008

Arkansas Insurance Department

By:

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div>New Business</div> <div></div> </div> <div style="display: flex; justify-content: space-between;"> <div>Renewal Business</div> <div></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---

3. Group Name	Group NAIC #

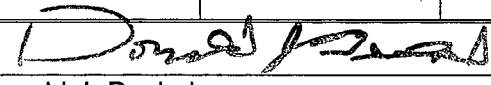
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Insurance Services Office, Inc.	DE		13-313142	

RECEIVED
APR 20 2008
PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

5. Company Tracking Number	PP-2008-OCEFO
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Donald J. Beckel Insurance Services Office, Inc. 2828 E. Trinity Mills Rd., Ste. 150 Carrollton, TX 75006	Asst. Regional Manager	(214) 390-1825 Ext. 224	(214) 390-1975	DBECKEL@iso.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Donald J. Beckel

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Personal Auto Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 01/01/09 Renewal: 01/01/09
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	Not Applicable
17. Reference Organization # & Title	Not Applicable
18. Company's Date of Filing	4/17/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		PP-2008-OCEFO		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		PP-2008-RCERU/PP-2008-RCELC		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Excess Custom Equipment Coverage	PP 03 18 01 09	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	PP 03 18 01 05	
02	Custom Equipment Exclusion Endorsement	PP 13 06 01 09	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCESS CUSTOMIZING EQUIPMENT COVERAGE**SCHEDULE**

Description Of Vehicle	Limit Of Liability	Premium
1.	\$	\$
2.	\$	\$
3.	\$	\$

With respect to coverage provided by this endorsement, the provisions of the Custom Equipment Exclusion Endorsement policy apply unless modified by the this endorsement.

Part D – Coverage For Damage To Your Auto is amended as follows with respect to a "non-owned auto" or to "your covered auto" shown in the Schedule or in the Declarations for which Excess Custom Equipment Coverage applies:

A. Exclusion 10. is replaced by the following: of Part D—Coverage For Damage To Your Auto does not apply to coverage provided by this endorsement.

We will not pay for:

10. Loss to any "custom equipment" in or upon "your covered auto" or any "non-owned auto".

This Exclusion (10.) does not apply to "custom equipment" in or upon:

a. "Your covered auto" up to the limit for Excess Custom Equipment Coverage shown as applicable to that vehicle in the Schedule or in the Declarations.

b. Any "non-owned auto" up to the highest limit for Excess Custom Equipment Coverage shown in the Schedule or in the Declarations.

B. The following is added to Paragraph A. of the Limit Of Liability Provision:

The most we will pay for loss to any "custom equipment" in or upon:

1. "Your covered auto" is increased from \$1,500 to the limit for Excess Custom Equipment Coverage shown as applicable to that vehicle in the Schedule or in the Declarations.

2. Any "non-owned auto" is increased from \$1,500 to the highest limit for Excess Custom Equipment Coverage shown in the Schedule or in the Declarations.

B. With respect to a vehicle for which the Schedule or Declarations indicates that Customizing Equipment Coverage applies, we will pay for direct and accidental loss to custom furnishings or equipment including, but not limited to:

- 1. Special carpeting or insulation;
- 2. Furniture or bars;
- 3. Height-extending roofs; or
- 4. Custom murals, paintings, or other decals or graphics.

C. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 7. or 9. of Part D.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

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Insurance Services Office, Inc.
Policy and Endorsement Certification Form

State of: Arkansas

Filing Designation #: PP-2008-OCEFO

ISO Program on File (edition): Personal Auto Policy (PAP) 01/05

Forms/Endorsements Affected:

PP 03 18 01 09, Excess Custom Equipment Coverage

PP 13 06 01 09, Custom Equipment Exclusion Endorsement

Proposed Effective Date: 01/01/09

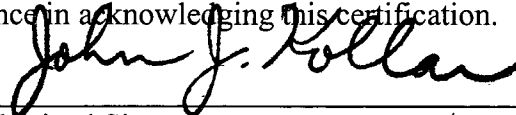
OR

Proposed Distribution Date: _____

This is to certify that the above captioned form(s) meet the minimum readability requirements specified under **ARK. INS. RULE & REG. 29 § 5.**

If a proposed effective date is shown above, we are certifying on behalf of participating insurers adopting these ISO forms. We believe that this procedure will be administratively beneficial and in full compliance with the requirements.

An extra copy of this letter is enclosed for your convenience in acknowledging this certification.



Authorized Signature

John J. Kollar

Name

Vice President

Title

4/17/08

Date

John F. Hobbs

Introduction of a Revised Custom Equipment Exclusion and Related Optional Endorsement

Introduction

Currently under the Personal Auto Policy (PAP), Exclusion 10. of Part D – Coverage for Damage to Your Auto excludes coverage for loss to any custom furnishings or equipment in or upon any *pickup or van*. This exclusion, however, does not apply to a cap, cover or bedliner in or upon a pickup which is "your covered auto". Coverage is included under the policy for custom equipment in "your covered auto" or any "non-owned auto", other than a pickup or van, if physical damage coverage applies under the PAP. Additionally, coverage for loss to any custom furnishings or equipment in or upon any *pickup or van* is available under endorsement PP 03 18 01 05, Customizing Equipment Coverage.

The custom equipment coverage exclusion and buy-back option was developed in the late 1970's mainly to address the substantial customization possible for conversion vans and, to some extent, pickups. Since that time, an abundance of custom equipment that can be added to **all** types of vehicles has entered the marketplace. Custom equipment can now include performance modifications such as engine or exhaust enhancers, utility modifications such as winches, and special accessories such as custom wheels, tires or spinners. Overall, customization is becoming more prevalent on cars and sport utility vehicles rather than remaining limited to the realm of conversion vans and pickups. Furthermore, custom equipment, such as performance modifications, can be rather costly.

About This Filing

This filing revises and updates existing coverage provisions under Part D – Coverage For Damage To Your Auto, and revises the related optional endorsement for Excess Custom Equipment Coverage to complement these changes.

Revised Form

We are revising **PP 03 18 01 05**, Customizing Equipment Coverage. We have used a format of striking-through deletions, underlining additions and inserting a

revision bar in the left margin to indicate changes from the 01 05 edition to the 01 09 edition. Concurrent with implementation, the 01 09 edition will supersede the 01 05 edition.

New Form

We are introducing **PP 13 06 01 09**, Custom Equipment Exclusion Endorsement.

Related Filing(s)

- ◆ Rules Filing PP-2008-RCERU: Introduction of Revised Custom Equipment Coverage Rule and Rating Provisions
- ◆ Loss Costs Filing PP-2008-RCELC: Introduction of Miscellaneous Loss Costs for Excess Custom Equipment Coverage

Explanation of Changes

In order to address the new exposures in the marketplace for all vehicles, we have revised the PAP by introducing **PP 13 06 01 09**, Custom Equipment Exclusion Endorsement. Under the endorsement, coverage for original manufacturer custom equipment is provided for all vehicles. Coverage for aftermarket equipment is also provided, but a limitation of \$1,500 for such aftermarket custom equipment in any vehicle has been added. Insureds who opt to add expensive modifications to any vehicle, not just pickups and vans, above that amount would now need to purchase additional coverage, which is provided via revised endorsement **PP 03 18 01 09**, Excess Custom Equipment Coverage. This coverage re-alignment introduces an approach whereby only those insureds that need the additional coverage are actually paying for the coverage. The \$1,500 coverage limit was believed to be adequate to respond to the needs and expectations of a majority of insureds under the PAP who may purchase vehicles with aftermarket equipment that they may expect to be covered, such as a sunroof or spoiler. The \$1,500 coverage limit was also believed to be adequate to maintain the existing coverage for a cap, cover or bedliner commonly added to a pickup.

The following are examples of the new approach for custom equipment under the PAP:

- ◆ Insured Alpha adds an air suspension system (\$2,000) and a nitrous oxide system (\$600) to his Honda Civic for a total of \$2,600 of aftermarket custom equipment. Since the PAP will only cover up to \$1,500 for aftermarket custom equipment, the insured will need to purchase the Excess Custom Equipment Coverage to have physical damage coverage for the additional \$1,100 exposure.

- ◆ Insured Beta adds an aftermarket spoiler for \$169 to her Toyota Solara. The spoiler would be covered under the physical damage coverage in the base policy since it falls under the sub-limit for \$1,500.

PP 13 06 01 09, Custom Equipment Exclusion Endorsement

PP 13 06 01 09, Custom Equipment Exclusion Endorsement, will be attached to all Personal Auto Policies. The specific changes to Part D – Coverage For Damage To Your Auto, introduced via PP 13 06, are as follows:

- ◆ A definition of custom equipment is added to the Insuring Agreement to provide:

"Custom equipment" means equipment, furnishings and parts in or upon any auto, other than:

1. Original manufacturer equipment, furnishings or parts;
or
2. Any replacement of original manufacturer equipment, furnishings or parts with other equipment, furnishings or parts of like kind and quality.

Additionally, the definition of custom equipment includes a list of items that would be considered custom equipment. The definition also clarifies that custom equipment does **not** include electronic equipment that reproduces, receives or transmits audio, visual or data signals, as such electronic equipment is separately addressed in Exclusion 4. of Part D, and under the Limit of Liability Provision.

- ◆ An exclusion for custom equipment, as defined, in or upon "your covered auto" or any "non-owned auto" is included. However, the exclusion does not apply to the first \$1,500 of custom equipment in or upon any auto.
- ◆ The Limit of Liability Provision is revised to reiterate that the most that will be paid for loss to custom equipment in or upon "your covered auto" or any "non-owned auto" is \$1,500.

PP 03 18 01 09, Excess Custom Equipment Coverage

The specific changes to PP 03 18, Excess Custom Equipment Coverage, are as follows:

- ◆ The title has been revised from Customizing Equipment Coverage to Excess Custom Equipment Coverage.
- ◆ The Schedule in the endorsement is revised to allow for entry of the Limit of Liability and Premium for each described vehicle.

- ◆ Exclusion 10. of PP 13 06 is replaced, and the Limit of Liability Provision is amended, to provide that the exclusion is not applicable up to the limit shown for the applicable vehicle in the Schedule of PP 03 18, or in the Declarations, for Excess Custom Equipment Coverage. Additionally, the highest limit for Excess Custom Equipment Coverage will apply to non-owned autos.
- ◆ The coverage grant for Customizing Equipment is deleted to correspond with the replacement of Exclusion 10. and the addition of the definition of "custom equipment" included in PP 13 06.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CUSTOM EQUIPMENT EXCLUSION ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

Part D – Coverage For Damage To Your Auto is amended as follows:

A. Insuring Agreement

The following definition is added to Part D:

"Custom equipment" means equipment, furnishings and parts in or upon any auto, other than:

1. Original manufacturer equipment, furnishings or parts; or
2. Any replacement of original manufacturer equipment, furnishings or parts with other equipment, furnishings or parts of like kind and quality.

"Custom equipment" includes but is not limited to:

1. Special carpeting or insulation;
2. Furniture or bars;
3. Height-extending roofs;
4. Body, engine, exhaust or suspension enhancers;
5. Winches, or anti-roll or anti-sway bars;
6. Custom grilles, louvers, side pipes, hood scoops or spoilers;
7. Custom wheels, tires or spinners;
8. Custom chrome, murals, paintwork, decals or other graphics; or
9. Caps, covers or bedliners.

"Custom equipment" does not include electronic equipment that reproduces, receives or transmits audio, visual or data signals.

B. Exclusions

Exclusion 10. is replaced by the following:

We will not pay for:

10. Loss to any "custom equipment" in or upon "your covered auto" or any "non-owned auto".

This Exclusion (10.) does not apply to the first \$1,500 of "custom equipment" in or upon "your covered auto" or any "non-owned auto".

C. Limit of Liability

Paragraph A. of the **Limit Of Liability** Provision is replaced by the following:

Our limit of liability for loss will be the lesser of the:

1. Actual cash value of the stolen or damaged property; or
2. Amount necessary to repair or replace the property with other property of like kind and quality.

However, the most we will pay for loss to:

1. Any "non-owned auto" which is a trailer is \$1,500.
2. Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment, is \$1,000.
3. "Custom equipment" in or upon "your covered auto" or any "non-owned auto" is \$1,500.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

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Property & Casualty Transmittal Document---**20. This filing transmittal is part of Company Tracking #** PP-2008-OCEFO**21. Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Introduction of a revised Custom Equipment Exclusion and related Optional Endorsement in the Personal Auto Program.

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 104842
Amount: \$ 200.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)